



UNITED NATIONS CONFERENCE  
ON THE APPLICATION OF SCIENCE AND TECHNOLOGY  
FOR THE BENEFIT OF THE LESS DEVELOPED AREAS

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E/CONF.39/H/49

SUMMARY

16 Nov. 1962

ENGLISH

ORIGINAL : FRENCH

SUMMARY

Agenda Item : H.1

Cameroun

FAMILY BUDGETS

By J. BINET,  
Research Director of the Office  
de la Recherche Scientifique  
et Technique Outre-Mer

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## FAMILY BUDGETS

By  
J. Binet,  
Research Director of  
the Office de Recherche  
Scientifique et  
Technique Outre - Mer.

### SUMMARY

The study of family budgets enables one to obtain an irreplaceable knowledge of certain aspects of economic life.

Put at the average producer's or consumer's level, it enables us to illuminate sectors of economic activity in the underdeveloped countries for which documentation with figures is insufficient, even non-existent.

#### 1 - Economic life through family budgets

Not only amounts but also the methods of receipts, expenses, savings must appear in the budgets.

a) The family budgets enable us not only to ascertain the receipts from the commercialisation of the products which are exported, but also the receipts from all the internal economy: self-consumption, small trading, barter, various services. Thanks to the data which they give, it is possible to compare the economic results of the various crops, various methods of culture or commercialisation. It is very important for the public utility undertakings to be able to compare the importance of the various sources of family receipts in order to take all necessary measures with a view to improve the standard of living of the population.

b) As far as expenses are concerned, the budgets must allow a comparison between what is supplied by local production and what is imported. Through this, it is possible to pinpoint the means through which production and interior and external exchanges can be improved.

c) Lastly, savings which determine the total of the amounts saved, the method through which these are laid by enables us to define which investments could be financed by this saving and if these investments can be guided.

#### 2 - Sociological study of family budgets

The study of family budgets enables us to measure the state of mankind: knowledge of the different social strata: rich, poor and intermediate levels.

a) A first disparity of the social conditions appears: that which sets at variance in the same patriarchal family, the young men, heads of family, and the patriarch responsible for the group, manager of the common possessions. The family budget makes it easier to know every one's role in production, the needs to be satisfied, the needs which are satisfied and the origin of the means.

b) A second disparity, still more serious, exists also because it is tied to hereditary factors. The incomes are different because of ancient castes which are still surviving. The privileged position of new castes which have formed themselves can also be noted, for instance: traders, civil servants. For the latter as for the old ones, it is possible to see already a certain heredity of profession and the forming of ties within the same group through marriages and friendships.

### 3 - Psychological study of family budgets

It is possible to obtain a better psychological knowledge of the families, particularly of the needs and their importance, which are the motors of economy, through knowing, thanks to the family budgets, the receipts, expenses and savings.

a) The comparison of the purchases of the same family with a sufficient time lapse to distinguish between temporary and permanent needs; those which can be reduced, and those which cannot. All this is valuable for the planner who can in this way anticipate the needs to be satisfied in relation to the evolution of the resources. The still little known economic causes can be brought to light in this way.

b) On account of the climate and the self-consumption in the country districts, the restraint of the basic needs which must be satisfied by monetary means is less pressing. The importance of prestige or aesthetic satisfactions is increased through it.

c) In examining the expenses in relation to the receipts, one has sometimes the impression that from a certain level of income, there is an evolution which leads mankind towards modern economy and the satisfaction which it can bring.

To conclude, it appears that through the family budgets, economists and planners can gather data of the greatest interest, and we could even say, indispensable. The unappreciated resources appear with all their importance; the saving, even hoarding, capacity can be discovered. But safeguards must be imposed on the researcher: first, in the choice of the sample for study and the collecting of information; it is also necessary to investigate the judicial and sociological fields to assess the distribution of wealth and to know the contracts which are in use. The outline of the consumers' psychology can enable to forecast how needs will evolve.